DOCUMENT RESUME

ED 259 820 PS 014 627

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TITLE Single-Parent Families: Policy Recommendations for Child Support.
PUB DATE Apr 83
NOTE 40p.; Paper presented at the Conference on Changing Roles of Women in North Carolina (Raleigh, NC, May 9-10, 1983).
PUB TYPE Viewpoints (120) -- Speeches/Conference Papers (150)

EDRS PRICE MF01/PC02 Plus Postage.
DESCRIPTORS Academic Achievement; Delinquency; *Divorce; *Family Problems; *Financial Support; Guaranteed Income; *One Parent Family; Poverty; *Public Policy; Sex Role
IDENTIFIERS Aid to Families with Dependent Children; *Child Support; *Child Support Enforcement Program; Gender Identity; North Carolina

ABSTRACT

Results of a review of problems associated with divorce indicate that not only are very large numbers of children involved, but divorce seems to be associated with serious effects for children and adults. A very substantial number of children of divorced parents live in poverty and nearly all experience substantial reductions in family income. One of the major causes of income reduction and poverty in female-headed families is the poor performance of fathers in providing financial support for their children. Estimates show that as little as 20 percent of the money needed by single-parent mothers to support their children is actually paid. Although recent efforts to strengthen child support enforcement provisions at the federal and state level have produced good results, the problem of poverty and low income among these families has hardly been affected. To address the problem of assuring adequate support of children in single-parent families, four alternative policies (AFDC, guaranteed annual income, child support enforcement, and child support tax) are assessed with regard to seven criteria: equity, efficiency, stigma, preference satisfaction, family privacy, paternal responsibility, and effects on the post-separation family. Concluding remarks offer social policy recommendations for the state of North Carolina. (RH)

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Single-Parent Families: Policy Recommendations for Child Support

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April, 1983

Paper prepared for a conference on "Changing Roles of Women in North Carolina," Raleigh, North Carolina, May 9-10, 1983.

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Single-Parent Families:

Policy Recommendations for Child Support

Introduction

The problems of single-parent families are legion. In this paper, we review some of the major problems with which single parents and their children are forced to cope, and then focus on the issue we judge to be most important; namely, insuring adequate financial support for children at the time of and following creation of the single-parent family.[1]

Two considerations condition our analyses. First, it is possible that some social critics have been unnecessarily alarmist about recent statistics on family dissolution. To be sure, divorce is a tragedy, and its effects on all family members--including children who are usually innocent bystanders without any influence over the course of events--are difficult at best and devastating at worst. And yet, we have known for some time (Nye, 1957) that two-parent families with high conflict have negative effects on children. Further, over 80% of divorcing individuals remarry and judge themselves to be happier in their second than first marriage (Campbell, Converse, & Rogers, 1976). And although research has shown that most children experience developmental and behavioral problems at the time of divorce and separation, research has also shown that children tend to recover as the conflict and disorganization of separation and divorce begin to wane. In short, although the negative side of family dissolution and its effects on children are evident, divorce is not without its benefits. Moreover, some individuals--adults and children--have the self-righting capacity to recover from the experience of family dissolution. Thus, although we will argue that divorce and its attendant affects is an important social problem that should be addressed by public policy, we wish to avoid the Cassandra-like tone that sometimes accompanies discussions of divorce.

A second consideration that conditions our analysis is that there are--and should be--clear limitations on what government can do to help families in distress. The traditional view of government family policy might be called a crisis orientation (Dokecki & Moroney, 1983; Steiner, 1981). Thus, government has traditionally come to the assistance of families in the case of poverty, violence, and similar conditions that indicate a family's inability to function adequately. The perspective we adopt in this analysis is that government intervention in family life is appropriate only when two conditions are met: a) the family itself and other forms of private, nongovernmental assistance have been shown to be inadequate, and b) there is logical or empirical evidence that government intervention can produce positive outcomes.

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[1]Throughout this analysis we refer to single-parent families as being headed by females. We acknowledge that men also head single-parent families, but only about 10% of all single-parent families in the U.S. are headed by males (Gersick, 1979). Because of this, and because the economic consequences of single-parenthood are more severe for women than men, we focus our attention on female-headed single-parent families.

It is also instructive to consider the timing of proposed interventions in what can be called the "marital cycle." From this perspective, marriage and divorce are seen as components of a cycle of family formation and dissolution across the lifecourse, rather than as isolated events. This is not to diminish the importance of single partner relationships; but rather to recognize that changes in family structure do occur, and can occur repeatedly or cyclically for a given individual. In constructing policies concerned with marriage and divorce, then, the analyst needs to be sensitive to the different kinds of supports or services that may be needed by family members at different stages in the marital cycle.

Figure 1 shows the five primary marital stages: premarriage, marriage, divorce, remarriage, and widowhood (postmarriage). Listed under each are examples of policy options of potential benefit to individuals at the various marital stages. With regard to divorce, one could take a generally preventive approach by channeling resources into programs in the premarital and marital stages. For example, in an attempt to prevent divorce, California currently requires couples under age 19 to participate in a program of premarital counseling before a marriage license can be issued. Coverage of marital counseling services by federal and third-party health insurors would be an example of policy directed toward preventing divorce by attempting to strengthen marriages.

We stated earlier our perspective that government intervention in families was justified only in the absence of other sources of assistance and in the presence of evidence that intervention produces desired outcomes. Premarital and marital counseling, however, have not convincingly been shown to either reduce divorce or improve the quality of marriage in the population. Neither can a strong case be made for government provision of these services, since they are available from private-sector therapists, religious organizations, and other sources. A similar situation exists for most preventive efforts aimed at behavioral or social conditions, and for most of the policy options listed in Figure 1 under the premarriage, marriage, and remarriage stages.

By contrast, policy initiatives directed toward amelioration of specific problems faced by families are more likely to meet our conditions of appropriateness for government involvement and to be accessible to empirical evaluation. Further, as desirable as prevention may be as an ideal, political reality almost invariably dictates that the crisis orientation model will prevail in developing public policy. One such crisis is family dissolution, and we have decided to focus on one of the major policy problems created by the divorce stage of the marital cycle; namely, child support.

This choice was made on the basis of available empirical evidence on the extent and severity of problems faced by divorcing individuals and their children. In addition, child support policies are currently in operation, enabling us to obtain data on their current effectiveness and to make informed projections of their potential for improvement. With these considerations in mind, then, we turn to an examination of the problems faced by divorcing adults and their children.

Figure 1

Marital Stages and Selected Policies Affecting Families

MARITAL STAGES:	Premarriage	Marriage	Divorce	Remarriage	Widowhood
POLICIES:	Contraception	Income Supports	Divorce Counseling	Remarital Counseling	Health Care
	Premarital Counseling	Employment	Custody Arrangements	Stepparenting	Social Support
		Support Groups	Support Groups	Child Custody, Support, Visitation	Income Supports
		Special Services	Income Supports		Housing
		Mediating Structures	Daycare		
		Taxation	Divorce Mediation		
		Marital Counseling & Enrichment	Child Support		
		Parent Education	Employment		
		Family Planning	Taxation		

[1]The policies listed here are not meant to be exhaustive, but rather to indicate the major supports and interventions that social scientists, lawyers, and others, have proposed to assist family members.

Problem Statement

One approach to policy analysis begins with a clear statement of the problem (Haskins, 1980; Haskins & Gallagher, 1981). There are two major advantages of this approach. First, it enables all concerned to understand both how the analyst defines the policy problem and why--or whether--this particular problem requires public attention and investment. Second, defining the problem sets the stage for evaluating policy alternatives by outlining the number and characteristics of individuals and groups who are affected by the problem, describing the consequences of the problem, and tracing the results of previous attempts to deal with the problem. With these considerations in mind, then, we turn to an analysis of problems associated with family dissolution.

Trends in Family Composition

Divorce. Although we are currently in an era of high divorce rates, substantial changes over time in divorce rates are not unusual. For example, before World War II the divorce rate in America was quite low, about 2 per 1,000 population. By 1946, however, due in large part to disruptions caused by war, the rate had climbed to 4.3. Not surprisingly, given the relatively stable economy and the generally conservative temper of the times, the divorce rate then fell steadily until it reached a low of 2.2 in 1960. The divorce rate then began to climb until it reached an all-time high of 5.3 per 1,000 population in 1979. Since 1979, however, provisional figures suggest that the divorce rate may have leveled off somewhat at about half the marriage rate. Thus, in 1980 there was a marriage rate of 10.6 and a divorce rate of 5.2 per 1,000 population. Translated to actual numbers, in 1980 there were about 2.4 million marriages and 1.2 million divorces (U.S. Bureau of the Census, 1979; U.S. National Center for Health Statistics, 1982).

Focusing specifically on data for North Carolina, slightly more than 28,000 marriages ended in divorce in 1980. The divorce rate in North Carolina stood at 4.8 per 1,000 population in 1980, somewhat lower than that for the United States as a whole. Between 1970 and 1980, however, the number of divorces in the state increased by 105% while the number of divorces nationwide increased by 67% (Campbell, undated; U.S. National Center for Health Statistics, 1980).

North Carolina also has one of the lowest marriage rates in the United States. The 1980 marriage rate of 7.9 per 1,000 population exceeded the rate in only three other states, and was well below the national marriage rate of 10.6 (U.S. National Center for Health Statistics, 1982). Roughly 46,700 couples married in the state in 1980, representing a decline of 3.3% over the number of marriages in 1970. By contrast, during the 1970's there was an increase of 11.8% in the number of marriages nationwide.

Children of divorce. As interesting as divorce and marriage statistics might be, of even greater importance for our purposes are data showing that the number of children involved in divorce has increased dramatically in recent years. In fact, in 1976 more than 1,100,000 children were involved in divorce, and there is no reason to believe that fewer children have been involved in any year since 1976 (U.S. Bureau of the Census, 1979). In North Carolina alone, more than 25,000 children have experienced their parents' divorce each year for the last several years.

That more than 1 million children experience divorce in any given year, however, does not tell the full story. Paul Glick (1979) has recently summarized census data concerning the living arrangements of children less than 18 years of age. As shown in Table 1, since 1960 there has been a constant decline in the number of children living with two parents. Thus, in 1960 about 88% of all children were living with two parents (including reconstituted families), but by 1978 this figure had declined to 78%. Glick estimates that this figure will continue to decline, and will reach 71% by 1990. In addition, the percentage of children living with both natural parents had declined to 63% in 1978, and is expected to decline to 56% by 1990.

By 1978 more than 14% of all children were living in a female-headed family created by divorce, separation, or out-of-wedlock births. Moreover, Glick (1979) projects that this figure will rise to 21% by 1990. Taken together, these figures suggest that between 40% and 50% of all children will spend some time--perhaps about 5 years on average (Bane, 1976)--in a single-parent family before their 18th birthday.

These numbers lead us to conclude that a very substantial minority of children now spend a not insignificant portion of their lives in a female-headed family, and most of them will also have experienced the trauma of separation, divorce, or both.

Effects of Divorce on Adults

And what are the likely effects of divorce and living in a female-headed family on parents and children? A brief review of information on this question will demonstrate that the trends reviewed above constitute a serious public problem.

Separated and divorced adults have repeatedly been shown to be at greater risk of psychological and physical disturbance than individuals in any other marital status category. A number of studies of admissions to inpatient and outpatient psychiatric facilities have found that divorced individuals are from 3 to 22 times more likely to seek treatment than are married individuals (Bloom, Asher, & White, 1978). Further, when admission rates allow one to distinguish between the separated and the divorced, rates for the separated are substantially higher than those for the divorced, suggesting that psychological disturbance is greatest at the time of greatest trauma; namely, around the time couples separate.

The prevalence of both acute and chronic alcoholism is also greater among the divorced than among the married (Bloom et al., 1978). Moreover, a study of a representative sample of 2,300 Chicago residents showed the divorced and separated to be significantly more depressed than widowed, single, or married individuals (Pearlin & Johnson, 1977).

Divorce is also associated with an increased risk of death due to motor vehicle accidents, suicide, and homicide. Accident rates have been found to be elevated for the separated and divorced as much as 6 months prior to and 6 months following the date of divorce (McMurray, 1970). Divorced adults are also twice as likely to commit suicide as are the married, and are from 2 to 7 times more likely to become a victim of homicide (Bloom et al., 1978).

Table 1

Living Arrangements of Children for Selected Years, 1960-1990

Living Arrangement	Year			
	1960	1970	1978	1990 (Projected)
Living with Two Parents	87.5	83.1	77.7	71
Living with One Parent	9.1	13.4	18.6	25
Mother only	7.9	11.5	17.0	23
Divorced	1.9	3.5	6.9	10
Husband Absent	3.7	4.5	5.6	7
Widowed	2.0	2.4	2.0	2
Never Married	0.3	1.1	2.6	4
Father only	1.1	1.9	1.6	2
Living with Neither Parent	3.4	3.5	4.0	5

Note. All data are percentages.

Source: Glick, 1979, Table 1, p. 171.

The divorced, and to an even greater extent the separated, are also in significantly poorer health than their married, single, or widowed counterparts. Age-adjusted rates of restricted activity days, incidence of acute diseases, numbe. of physician visits per year, and occurrence of short hospital stays all are highest for the separated and divorced (Wilder, 1976). Further, deaths due to several types of cardiovascular diseases have been found to occur with greater frequency in the separated and divorced than in the married (Lynch, 1977).

These findings represent a large body of research which has consistently shown that divorce and separation are associated with increased risk of psychological and physical problems among adults. They do not, however, allow firm conclusions as to whether divorce preceded or followed the increased risk. One could argue that individuals with mental or physical problems would be less likely to remain married, and thus would be overrepresented among the divorced. A second explanation is that marriage itself provides some degree of protection from these conditions. Finally, it could be argued that divorce engenders disruptions and stresses to the extent that the divorced are damaged by their experience.

Although the necessary large-scale, longitudinal studies have not been conducted to allow a firm choice among these competing explanations, evidence from several studies suggests that stresses inherent in the transition from marriage to divorce may account for most of the negative effects of divorce. Bohannan (1970), in discussing the tasks involved in the transition from marriage to divorce, described six aspects of the divorce experience: 1) the emotional divorce, 2) the legal divorce, 3) the economic divorce, 4) the coparental divorce, 5) the community divorce, and 6) the psychic divorce. Common to all of these six "stations of divorce" are changes in life style and the potential for considerable stress.

Hetherington, Cox, and Cox (1977), for example, followed 48 divorced and 48 intact families for a period of 2 years. They found that the main areas of change and stress experienced by the divorced adults were in: a) practical problems of living such as employment, income, and operating a household; b) self-concept and identity; and c) interpersonal problems. Many of the divorced parents reported dramatic increases in household disorganization and generally chaotic life styles with little regularity of meals or sleep. Divorced couples faced greater economic difficulty in trying to maintain separate households, some increasing their workload in an attempt to earn more money. In addition, one of the main areas of conflict between divorced persons was found to be finances.

Hetherington and her colleagues also found that divorced adults reported feeling significantly more anxious, depressed, angry, rejected, and incompetent than their married counterparts. These feelings were particularly prevalent among divorced mothers, who also felt their lives to be out of control even 2 years following divorce. Both divorced fathers and mothers expressed heightened feelings of loneliness and isolation, and although fathers engaged in increased dating and social activity immediately following divorce, the levels of social activity of both males and females were essentially the same 2 years after the divorce.

An especially significant finding of the Hetherington study was the marked difference between the parenting styles of married and divorced mothers

and fathers. Divorced parents were less affectionate with their children, communicated less with their children, and were more inconsistent in discipline than were married parents. Hetherington also observed a "coercive cycle" occurring between divorced parents and their children in which the children were less compliant than children from intact marriages, while divorced parents were less effective in handling their children than were married parents. On the whole, Hetherington found that mothers experienced the greatest difficulty with their children, especially with sons. Similar patterns of reduced parental effectiveness, coupled with increased child misbehavior, were also reported by Wallerstein and Kelly (1980) in a 5-year longitudinal followup of divorced families.

While the phenomenon we are calling "divorce" is actually a complex process occurring across a long span of time, the predominant feature of the divorce process is life change and stress. The work of Pearlin and Johnson (1977) suggests that the increased levels of depression found in the divorced and separated are more strongly linked to economic hardship, social isolation, and increased parenting responsibilities than to marital status per se. Further, a long history of research supports the linkage between stress and physiological changes leading to emotional and physical disability, and even death (Henry & Cassel, 1969).

Thus, it is our position that, while divorce may be a constructive treatment for an ailing marital relationship in the long run, in the short run marital dissolution is likely to engender severe stress and emotional upheaval. The increased rates of physical and psychological problems seen in the separated and divorced are likely to be a result of the stress of marital dissolution rather than the cause. From a policy perspective, then, programs or services which act to help reduce the stress of divorce are desirable.

In the following discussion of the effects of divorce on children, it will become apparent that policies which reduce the stresses on divorced parents, and especially mothers, show the greatest promise of benefitting children and adults experiencing marital dissolution.

Effects of Divorce on Children

Early research assessing the effects of divorce on children focused on the relationship between father absence and the social and intellectual development of children, especially boys. More recently, interest has shifted from the presence or absence of a father as the critical factor in children's adjustment to more detailed examinations of the behavioral and social factors impinging on children before, during, and after the onset of marital disruption.

Four major categories of studies have addressed the following issues: 1) the relationship between father absence and delinquent behavior; 2) the effect of father absence on sex role identity; 3) the effects of divorce on children's intelligence and academic achievement; and 4) the frequency of psychological, emotional, and socialization disturbances among children of divorce. In reviewing these four categories of studies, we will follow as closely as possible the language of the original research in describing effects associated with "father absence" or specifically with divorce.

Delinquency. A positive association frequently has been noted between father absence and rates of socially disruptive or delinquent behaviors. Herzog and Sudia (1973), however, showed that available data support the existence of only a modest correlation between marital disruption and delinquency. Their findings indicated that father-absent children were more likely to be charged with delinquent acts and to be prosecuted than were children from intact families. Nonetheless, Herzog and Sudia suggest that specific factors related to father absence--and not simply father absence itself--are sufficient to account for the observed differences in delinquency rates. These factors include elevated levels of stress and conflict in the home, decreased maternal disciplinary effectiveness, reduced income, exposure to negative role models, and stigma attributed to the divorced family by the community.

Sex-role identity. Several characteristics have been cited as evidence for disturbed sex role development in father-absent boys. Among these have been alleged feminine response patterns to structured doll play situations, more feminine responses to masculinity-femininity scales, and verbal-quantitative discrepancies in achievement test scores. Drawing again from the excellent review by Herzog and Sudia (1973), we find that studies have reported no differences about as often as they have reported differences between father-absent and father-present boys on purported measures of masculinity. Further, what is actually being measured by the doll-play and masculinity scales used in these studies is far from clear. By and large, these studies are characterized by stereotyped views of masculinity and femininity which have not been shown to predict adult behavior.

A difference in verbal and quantitative performance on standardized tests is also frequently cited as evidence for sex role impairment among fatherless boys (Nelson & Maccoby, 1966). According to this view, father-absent males are more similar to females than to other males because they score higher on verbal than on quantitative portions of tests. The data are not clear, however, as to whether this discrepancy represents depressed quantitative scores or elevated verbal scores. In either case, the appearance of this pattern in males has been interpreted as evidence of sex role disturbance. In addition, depending on the social class of the sample under study, lowered verbal and quantitative scores have both been found to be related to father absence, regardless of sex of the child (Herzog & Sudia, 1973; Shinn, 1978).

Research examining the relationship between father absence, delinquency, and sex role development suggests that children may be affected by the loss or restricted availability of their father due to separation and divorce. The results of these studies, however, do not support the traditional interpretation that the loss of a father figure leads to antisocial behavior or feminization in males. What they do suggest is that marital disruption is associated with life changes and stresses which make adequate parenting more difficult for divorced mothers and growing up more difficult for children. The economic hardship of divorce may very well account for much of the overrepresentation of fatherless children in juvenile courts. Not only is low income correlated with likelihood of prosecution for juvenile offenses, but it may also play a major role in the etiology of delinquent behavior by reducing the ability of the custodial parent to provide a stable and supportive home and neighborhood environment.

Intelligence and achievement. Father absence, especially when due to separation and divorce, has been linked to lowered intelligence (IQ) scores and decrements in school achievement. Children who have experienced divorce score significantly lower on IQ measures than children from intact families, and this difference may increase with time after the divorce occurs. The relationship between divorce and school achievement is less clear, although it appears that divorce does indeed interfere with academic performance.

Shinn (1978) summarized findings from 28 studies of father absence and children's cognitive development: 16 found detrimental effects of father absence, 9 found no effects, and 3 found mixed effects. Of the studies reporting negative effects on IQ, decrements of up to .9 standard deviation units were found relative to children in intact families. In their longitudinal study of children of divorce, Hetherington, Cox, and Cox (1979) found no difference in IQ between children from divorced and intact families at 2 months and 1 year following divorce. At the 2-year follow-up, however, children from divorced families scored significantly lower on performance IQ (97.5) than their counterparts in intact families (104.4).

The relationship between divorce and academic achievement is more difficult to determine. In their review of the research prior to 1973, Herzog and Sudia (1973) concluded that there were no significant differences in school achievement between children from intact and father-absent families. The differences found in the literature between these two groups were attributed more to lower socio-economic status among single-parent households than to any specific characteristic of the children. Shinn (1978) found evidence of achievement decrements of up to 1.6 years on standardized tests and a difference of comparable magnitude in grade point average in children from single-parent families compared to those in intact families.

Thus, studies of father-absent children, especially those for which father absence is due to separation or divorce, do in fact show that children from divorced families score lower on IQ and achievement than their counterparts from intact families. As was the case for delinquency rates and sex roles, however, the reasons for the effects of divorce appear to be more related to stresses on and within the post-divorce families than simply to the absence of the fathers. Santrock (1972), for example, found decrements in children's cognitive performance prior to as well as after parental separation, suggesting that the conflict and stress accompanying divorce may play a significant role.

Another explanation of these intellectual deficits, offered by Hetherington and her colleagues (1979), is that maternal inconsistency in discipline, lack of control over child behavior, and family disorganization were related to attention deficits and distractibility in children from divorced households. These child behaviors were, in turn, related to IQ deficits at 2 years following divorce. Thus, not only stresses upon children, but those upon mothers, including the stress of reduced income and changed living situations, are implicated in the observed effects of divorce on children's cognitive development.

Psychological, emotional, and social adjustment. According to Hetherington et al. (1979, p. 851), "children's most common early responses to divorce are anger, fear, depression, and guilt." Consequently, it is not

surprising that children of divorce have been found in outpatient psychiatric treatment at a rate double their prevalence in the population (Kalter, 1977). In addition, the presenting complaints of these children are more typically problems with acting-out, social relations, family conflicts, learning and school problems, and affective disorders while children from intact families are most frequently seen for medical problems or developmental delays (Schoettle & Cantwell, 1980).

Numerous studies describe the behavioral disturbances seen in children who have experienced their parents' divorce. In a longitudinal study conducted by Wallerstein and Kelly (1980), 60 families, with a total of 131 children, were followed for 5 years after separation. During the initial interviews, and at subsequent followup sessions, Wallerstein and Kelly found regression, fretfulness, developmental delays, irritability, anxiety, temper tantrums, separation anxiety, and other signs of distress among preschool children undergoing divorce. Older children tended to report feelings of anxiety, depression, and anger. Among the symptoms noted in the 131 children, depression was the most significant and lasting. At the 5-year followup, 37% of the children in the sample were rated as moderately to severely depressed.

Behavioral reactions to divorce tend to differ according to sex of the child. Boys are more likely to exhibit aggression toward parents, teachers, and peers (Hetherington, 1979), while girls are more likely to show increased dependency in the period immediately following divorce. Teenaged females who experienced parental divorce during childhood have also been found to be more sexually active than females from intact families (Hetherington, 1972). Although the extent and duration of psychological disturbance following divorce remains unclear, Hetherington's (1972) findings suggest that the experience of divorce can have lasting emotional effects.

The degree to which divorce increases the psychological risk of children seems related to four factors: predisposing genetic or temperamental characteristics of both children and parents, the nature of family life before the divorce, the extent of conflict and disruption of life style after the divorce, and the emotional stability of the custodial parent (Jellinek & Slovik, 1981). To date, little information is available on the first two of these factors. The latter two factors, however, seem to significantly affect the adjustment of children to divorce.

The ability of the custodial parent, usually the mother, to provide a stable, secure, enriching environment with a minimum of conflict is undoubtedly a crucial element in determining the effects of divorce on children. The following data on the economic aspects of divorce and single-parent households will serve to underscore this generalization, while highlighting the stresses that potentially undermine a mother's ability to care for her children.

Divorce and Poverty

Financial effects of divorce. A well-documented effect of divorce, and one that conditions and exacerbates the psychological and behavioral problems outlined above, is the substantial reduction in income experienced by mothers and their children following family dissolution. In 1978, about 24% of all white, and 51% of all black, female-headed families were living below the

poverty level of $6,628 for a family of four (U.S. Bureau of the Census, 1980a). Further, the median income of white, female-headed families was $9,211--about half the median income of white intact families. For black, female-headed families the figures were even worse; the median income of these families was $5,472 compared with $14,789 for intact black families.

A recent longitudinal study by Duncan and Morgan (1981) at the University of Michigan illuminates these data on divorce and income. Based on a national probability sample they followed between 1971 and 1978, Duncan and Morgan found that divorced women who did not remarry suffered a 50% decline in family income. An earlier study by these same authors (Duncan & Morgan, 1976) showed that children in intact families above the poverty level in 1967 were three times as likely as children in intact families to be in poverty in 1973 if their parents divorced. By contrast, men were actually in better financial condition following divorce.

Divorce and child support. The above data suggest that a major part of the financial problem experienced by divorced mothers is that fathers do not adequately share their wealth. A review of the evidence reveals that this is indeed the case. First, there were about 7.1 million mothers living with their children but without the children's father in 1978. All of these women appear to be demographically eligible for child support. Nonetheless, only about 60% of them had a court-ordered child support award. Of the mothers who had an award, about 30% received no money at all, and nearly 25% more received only partial payments (U.S. Bureau of the Census, 1981a). It would appear, then, that only about one-quarter of demographically eligible mothers actually received the full amount of child support to which they were legally or morally entitled; perhaps it would be more to the point to say that only 25% of the children received the money needed to support their development.

Given these data on support awards and payments, how great is the impact of child support payment or nonpayment on family income? In 1978, the mean income of female-headed families without a support award was $4,840. By contrast, the mean income of such families that did receive payments was $8,940, of which $1,800 was child support payments from the father (U.S. Bureau of the Census, 1981a). Thus, the fathers' payments constitute more than 20% of the income of families receiving such payments.

If support payments are worth an average of $1,800 to families whose father actually makes payments, how much child support is owed to all female-headed families? In other words, how much money could be provided to mothers if all fathers met their total child support obligation?

We can perform two simple calculations to estimate this amount: the first is based on the average amount of child support that has actually been awarded by the courts; the second is based on an estimate of what the average child support payment should be. Regarding the former calculation; the average level of child support awarded by the courts was about $2,000 in 1978 (U.S. Bureau of the Census, 1981a, Table D). Given the total of 7.1 million demographically eligible female-headed families, it follows that about $14.2 billion was owed in 1978 (or would have been owed if all demographically eligible mothers had court-ordered settlements that averaged $2,000). Of this total, however, only $4.4 billion--or about 31%--was actually paid.

In the second method of calculation, let us first set the income that female-headed families should receive at 50% of the median national income. Although this figure would represent an actual increase in post-divorce income for some families, it would also represent a substantial decrease in post-divorce income for other families. Since a frequently used criterion in setting child support awards is the pre-divorce family income (Sorensen & McDonald, 1981), we judge it somewhat moderate to say that female-headed families, on average, should have an amount of money equal to half the median national income.

Using this criterion, the average support level would be set at 50% of the median family income in 1978 of $17,640, or $8,820. Multiplying this figure by the 7.1 million female-headed families yields a total income of $62.6 billion. Since the average female-headed family earned about $6,000 in 1978 (figures extrapolated from U.S. Bureau of the Census, 1981a, Figure 1), the amount needed to achieve the proposed level of income after accounting for earned income is $62.6 billion minus $42.6 billion, or $20.0 billion. As mentioned above, $4.4 billion (20%) was actually paid in 1978, leaving an unpaid deficit of $15.6 billion. Even to bring all female-headed families to half their pre-divorce income level, then, would have required a child support system that produced $15.6 billion more than the system in place in 1978 actually produced. Some idea of the magnitude of this amount can be achieved by recognizing that it is nearly 1.5 times the total outlays for AFDC in 1978 (see U.S. Bureau of the Census, 1980b, p. 356).

Turning to child support data for North Carolina (see Table 2), there were 133,696 female-headed families with children under 18 in 1982. Setting the income level for these families at half the median income for a North Carolina family of four (i.e., half of $19,600 or $9,800; U.S. Bureau of the Census, 1981b, p. 441) reveals that these families needed a total income of $1.3 billion. Assuming that the average female-headed family in North Carolina earned $6,000 in 1982, the amount of money needed to reach our criterion of income adequacy was $1.3 billion minus $800 million or $500 million. Of this amount, about $241 million was actually paid by fathers. Thus, in order to bring female-headed North Carolina families to our criterion income in 1982 would have required a Child Support Enforcement system that collected an additional $260 million--more than 20 times more (see Table 2) than actually collected by the existing Child Support Enforcement system.

Child Support Enforcement

Largely as a result of the disturbing statistics on child support payments (and consequent increases in AFDC enrollment and expenditures), in recent years both federal and state governments have strengthened their efforts to force fathers to pay child support. The turning point in state and federal involvement in child support enforcement was 1974, and the key figure was Senator Russell Long.

The primary motivation for federal action on child support was not necessarily a sudden increase in compassion for children, but the growing concern--one might say outrage--with the explosion of AFDC enrollment. Thus, whereas AFDC enrollment had been 3.5 million in 1961, it grew to 11.5 million by 1976. And the underlying concern of federal policymakers was that this increase was attributable to a social ethic that allowed fathers to abandon their wives and children while assuming that the public would assume the

Table 2

Selected Data on Child Support

Enforcement in North Carolina (1982)

Total Child Support Collections through Title IV-D	$11,433,344
AFDC Program	$ 9,414,005
Non-AFDC Program	$ 2,029,339
Administrative Expenses (AFDC)	$ 7,059,181
Net Savings to State (AFDC)	$ 2,576,927
Administrative Expenses (non-AFDC)	$ 261,189
Net Savings to Families (non-AFDC)	$ 1,768,150
Number of Child Support Cases	91,102
AFDC	83,286
Non-AFDC	7,816
Number of Absent Parents Who Made Payment	11,817
AFDC Parents	9,457
Non-AFDC Parents	2,360

financial responsibility. To change this social ethic, Senator Long proposed and fought to enact, with support from such disparate allies as Walter Mondale, Robert Dole, and Joseph Califano, the Child Support Enforcement Act of 1975. Long's goal for this legislation was clear and succinct:

> What I hope to do is to make it so difficult for a father to escape his support obligation toward his children that you would not have to sue more than about 1% of fathers, and that the other 99% will comply. (Steiner, 1981, p. 121)

In December of 1974, then, Congress enacted Title IV-D of the Social Security Act; President Ford, though fundamentally opposed to the bill, signed it into law on January 4, 1975. Although there were then, and remain today, substantial pockets of opposition to IV-D (e.g., Stack & Semmel, 1974), this legislation has proven quite effective. In brief, the act strengthened provisions for a single state agency to handle delinquent payments, establish paternity (if necessary), locate fathers, and prosecute cases; established a strong federal Office of Child Support Enforcement; mandated AFDC mothers to sign over to the state their child's claim rights against the father and to cooperate in attempts to locate the father; strengthened interstate cooperation; initiated a stronger system for federal assistance in locating fathers; and required state IV-D agencies to offer their services to non-AFDC mothers as well as AFDC mothers.

An overview of the Child Support Enforcement system created in 1975, and subsequently strengthened on several occasions, is provided in Table 3. The essence of the system is that the state locates absent fathers, establishes both paternity and the amount of child support obligation if necessary, and collects payments. The local courts can be used at any point in this system, and federal information on the father is available if needed. Under some circumstances, the Internal Revenue Service (IRS) and direct wage garnishment can be used to collect money. In general, AFDC families do not benefit from money collected from fathers; rather, the money is used to pay administrative expenses and to reimburse the federal government for AFDC expenditures. By contrast, except for a small standard charge and some money for administrative costs, non-AFDC benefits go directly to the mother and children.

The amount of child support payments collected by the Child Support Enforcement system, while still only a fraction of the total national child support liability, has increased rapidly since the program began. In fiscal year 1976, roughly $286 million was collected by the AFDC segment of the program. In addition, $406 million was collected on behalf of non-AFDC families. By 1981, AFDC collections had risen to $670 million while the non-AFDC segment collected approximately $958 million. Thus, in 5 years, yearly collections more than doubled in both the AFDC and non-AFDC programs.

During this same period, yearly administrative costs for the AFDC segment of the Child Support Enforcement Program increased from $188 million in 1976 to $431 million in 1981. Non-AFDC administrative costs, however, have remained quite low with expenditures in 1981 of about $81.5 million. Comparing program expenditures and collections for fiscal year 1981, the AFDC segment collected roughly $1.55 for every dollar spent, while the non-AFDC program segment collected almost $12 for every dollar spent.

Table 3

Overview of the Child Support Enforcement System

1. The mother applies for AFDC and assigns the child's claim rights against the father to the state; she also provides the state with information about the father, including his address if known.

2. The state attempts to locate the father, and, if necessary, to establish paternity.

3. If the state cannot locate the father, they notify the Federal Parent Locator Service, which in turn is authorized to use any and all state or federal records (IRS, HHS, Department of Defense, etc.) to obtain the father's address.

4. Once located, the state must establish paternity if it is disputed, take the father to court to establish a support award if necessary, or assign the amount of the father's obligation using a formula approved by the Secretary of HHS.

5. The state collects the child support award by any of several methods, including direct payment to the courts. In some cases, fathers can be jailed for failing to make timely payments. The father cannot avoid payment, even if he declares bankruptcy.

6. States must also offer these same services to other states if a delinquent father resides within their state.

7. States distribute collections to the AFDC fund, and in some cases to localities and directly to families.

8. In some cases, wages of federal employees and military personnel can be garnished to pay delinquent child support payments.

9. In some cases, the IRS can be used to collect delinquent payments.

10. States are reimbursed by the federal government for 75% of their administrative expenses in operating the IV-D system.

Problem Statement Overview

The review above has shown the effects of divorce to be among the major social problems facing our society. Not only are very large numbers of children involved, but divorce seems to be associated with serious effects for both children and adults. Most remarkably, a very substantial number of children of divorced parents wind up living in poverty, and nearly all experience substantial reductions in family income. One of the major causes of income reduction and poverty in female-headed families is the poor performance of fathers in providing financial support for their children. Indeed, our estimates show that as little as 20% of the money needed by single-parent mothers to support their children is actually paid. Although recent efforts to strengthen Child Support Enforcement at the federal and state level have produced good results, the problem of poverty and low income among these families has hardly been affected.

Something must be done. Of the various problems outlined above, in our view the one that most deserves public attention is the low level of child support paid by absent parents. It is to the analysis of this problem that we now turn our attention.

Analysis of Child Support Alternative Policies

The policy problem addressed here is inadequate income available to female-headed families. Though we assume that policies addressed to increasing the income of female-headed families will produce positive effects on the mental health of mothers and the development and mental health of children, our primary goal is to select the policy that will most effectively increase the income of these families.

To identify the best policy, we conduct a three-step analysis (Haskins & Gallagher, 1981). First, the criteria to evaluate the policy alternatives are defined. Taken together, these criteria tell us the specific ends we want a child support policy to achieve. If our analysis is sound, it should be difficult for critics to disagree with our policy choice. On the other hand, critics who value different criteria than those used in this analysis, or who agree with our criteria but weight them differently, could easily select a different policy.

Second, we define four policy alternatives that have been proposed or are now in existence that hold some promise of increasing the income of female-headed families. Third, evidence to evaluate each policy alternative is reviewed by use of the analysis criteria, and on this basis a particular policy is recommended.

Analysis Criteria

In order to evaluate child support policy alternatives, we have selected seven criteria: equity, efficiency, stigma, preference satisfaction, family privacy, paternal responsibility, and effects on the post-separation family. The first four of these criteria are frequently used in the analysis of a broad range of child and family policy (Haskins, 1980); the last three were selected specifically for the analysis of child support policy.

The two types of equity with which we are most concerned in this analysis are vertical and horizontal equity. Vertical equity stipulates that good policy treats unequals unequally by redistributing resources from those with more wealth to those with less. Horizontal equity requires that equals be treated equally; i.e., that people in similar financial situations enjoy similar costs and benefits from a policy--regardless of geographical, ethnic, or class boundaries.

Efficiency requires us to select policies that produce the greatest benefits for the smallest expenditures. Preference satisfaction identifies good policies as those that produce the most happiness in the greatest number of people, often by creating conditions that allow individuals to define and pursue their own preferences. In accord with the stigma criterion, we define good policies as those that bring the least amount of undeserved discredit, negative evaluation, or humiliation to those affected by the policy.

Regarding the three criteria selected specifically to evaluate child support policies, family privacy requires policies that provide the least intrusion into family life and family decision making. Paternal responsibility, by contrast, recognizes good policy as that which encourages (or forces) fathers to fulfill their moral responsibility to their children. Finally, our primary definition of the effects-on-family criterion is financial adequacy, though we will briefly consider the effects of income on the parents' emotional stability and the children's emotional and intellectual development.

Alternative Policies[2]

Selecting alternative policies for analysis is often a controversial activity since groups or individuals who support a policy that is omitted from the analysis are usually offended. Yet the essence of policy analysis is making choices--including the choice of alternative policies and the criteria by which they are to be evaluated. Our justification for selecting the particular policies outlined below is that they represent the major alternatives which have received attention from analysts, policymakers, and the media. There may be other worthy alternatives, but--with the exception of increasing women's wages--if there are we have not found much information about them.

AFDC. The first policy alternative is to provide direct public subsidies to poor families with an absent or unemployed parent. America has, of course, had such a policy for nearly 50 years, the Aid to Families with Dependent Children program. Females with children living below the poverty line (about $6,500 for a family of four in 1982) are eligible for participation. If accepted into the program, participants are automatically covered by Medicaid

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[2]A fifth policy--increasing women's wages--might also have been included in the analysis. The major advantage of this policy is that, if successful, it would give mothers more control of their own fate and make them less dependent on absent fathers. The prospects for increasing pay equity for women is analyzed thoroughly in a paper on women and the economy by Musewicz, Jellinek, and Gaddy (1983).

and are often eligible for other programs such as housing and food stamps. Although there are very substantial differences in AFDC payments across states, the average AFDC payment in 1980 was about $280; the average payment in North Carolina in 1980 was $164 (U.S. Bureau of the Census, 1981b, p. 345).

Presently, AFDC is a product of conflicting policy objectives. Created when unemployment was extremely high and social norms strongly supported mothers staying at home to rear children, AFDC was based on the assumption that a woman's place was in the home. As this social norm weakened, AFDC was modified. In 1967, the Work Incentive Program (WIN; Section 430) was created, requiring AFDC mothers to work when they were able to do so. Another important modification of AFDC was the creation of AFDC-UP (Unemployed Parent; Section 407) in 1967 which allowed eligibility for families with an unemployed father in the home. A major purpose of this provision was to remove the incentive for unemployed husbands to leave their wives and thereby make the family eligible for AFDC payments. Unfortunately, only about half the states have adopted this feature of the AFDC program (Dobelstein, 1980).

Guaranteed Annual Income. There are several variants of the Guaranteed Annual Income idea, but all have at least two things in common. First, any family--whether one- or two-parent--that falls below a certain income level is automatically guaranteed an income supplement that will bring them to the minimum level. In short, this program guarantees an income floor below which no American family would be allowed to fall. Second, poor families with incomes would not have their earnings heavily taxed--often at or near 100% as in the current AFDC system--and would thus always have an incentive to work. If, for example, the income floor were set at $6,000, and the tax on earned income at 50%, a family earning $4,000 would have the floor of $6,000, plus their after-tax income (50% of $4,000) of $2,000, or a total income of $8,000 dollars. This policy, of course, could be used to insure that single mothers with children would have a guaranteed level of income, although that outcome would not be the exclusive purpose of the policy. In fact, the Guaranteed Annual Income would greatly expand the public commitment to maintaining family income, and would include millions of working poor families.

Child Support Enforcement. The Child Support Enforcement system has been explained in detail above. To recapitulate briefly, it is a federal-state system in which both AFDC and non-AFDC fathers are pursued, and if necessary, prosecuted in order to force them to pay child support. The current system also has provisions for establishing paternity, garnishing wages, and intercepting state and federal income tax returns in some cases. In general, money obtained from AFDC fathers is used to reimburse the state for AFDC expenditures while money recovered from non-AFDC fathers goes directly to families. In 1981, this system recovered $671 million from AFDC fathers and $958 million from non-AFDC fathers.

Child support tax. The child support tax, which has been explained in detail by Garfinkel (1982), is currently an untested idea. Though the details of the system are quite complex, the basic idea is easily grasped. In simplified form, the policy has four essential characteristics. First, a legislative body would establish a graduated table of child support payments based on the absent parents' income and the number of children for whom they are responsible. Second, the money would be collected by an income

withholding system that would apply to all separated or divorced parents. Third, the withholding system would be put into effect automatically by a court-ordered award to the custodial parent. More specifically, separated or divorced custodial parents would simply go to court and ask for a legal award notice. The court would then notify a public agency--probably the state IV-D agency, of the award. The IV-D agency, in turn, would notify the noncustodial parent's employer of the award amount, and this amount would be withheld and paid to the state tax agency, which in turn would pay the money to the state IV-D agency. Fourth, the state IV-D agency would send the mother monthly checks. The amount of the check would be either the amount withheld from the father's income or a guaranteed minimum, whichever is larger.

Analysis of Alternative Policies

Equity. We can rate all four policy alternatives high on the vertical equity criterion, but not for the same reasons. AFDC is now, and any scheme of Guaranteed Annual Income would be, financed by general tax revenues. Since general tax revenues are collected on a progressive basis, programs which support poor and low-income citizens and which are financed from general revenues meet the vertical equity criterion. By contrast, both the current Child Support Enforcement system and the proposed child support tax would be financed primarily by revenues extracted from noncustodial parents. Since a substantial number of fathers of female-headed families are of low income, these two policies receive a somewhat lower rating on the vertical equity criterion. Nonetheless, because fathers of female-headed families have relatively greater income than their former spouses, and indeed appear to be financially better off on the whole after than before the marital dissolution (Duncan & Morgan, 1976), both policies do promote vertical equity.

With regard to horizontal equity, the current AFDC system must be rated quite low. States can supplement the federal contribution with state funds. As a result, a family of four in California receives more than 4.5 times as much money as a demographically identical family in Mississippi (U.S. Bureau of the Census, 1981b, p. 345). For this reason, AFDC as currently operated does serious damage to horizontal equity, though raising benefits and universalizing AFDC-UP may substantially improve its horizontal equity. A system of guaranteed annual income would almost certainly achieve higher horizontal equity than the current AFDC program. Most of the Guaranteed Annual Income proposals assume a federalized system with standard payments based on family size and income. Indeed, one of the arguments used to support the system is that it would reduce or eliminate the horizontal inequities of the current AFDC program (Moynihan, 1973).

The Child Support Enforcement Program is only somewhat better than AFDC on the horizontal equity criterion. For AFDC cases in which the mother does not have a custody order, the father's obligation is established by use of a formula that is heavily influenced by family size and father's income. This characteristic of Child Support Enforcement tends to equalize the fathers' payments, but, because collections go to the government and not families, probably does little to equalize payments to mothers across the states. Moreover, in the large number of non-AFDC cases, which account for nearly 60% of Child Support Enforcement collections, the system merely helps collect the amounts established by court orders. Since these amounts are notoriously inequitable--not simply across state lines but across city and county lines as

well (Sawhill, 1981)--the current Child Support Enforcement Program does little to correct the existing horizontal inequities in our nation's systems for supporting female-headed families and establishing child support awards.

By contrast, the proposed child support tax system would constitute a substantial step in the direction of correcting the current horizontal inequities of both AFDC and the method of establishing child support orders. This is the case because collections and distribution would be conditioned by a legislated formula based exclusively on family size and paternal income. For this reason, the child support tax receives a high rating on the horizontal equity criterion.

Efficiency. We consider two aspects of efficiency: costs of program administration and program effects on work incentive. The more efficient program is one that has a low ratio of administrative costs to money placed in the hands of participants and that has a positive (or the lowest negative) effect on the work incentive of participants.

To begin with the latter aspect of efficiency, the four policies under consideration seem to have similar effects, though for different reasons. Both the AFDC and Guaranteed Income programs reduce work incentive because some people work less when they are guaranteed a minimum level of income. This "welfare effect" has been demonstrated experimentally by the income maintenance experiments (e.g., Keeley, Robins, Spiegelman, & West, 1977a; Moffitt & Kehrer, 1978; Pechman & Timpane, 1975; Robins & West, 1978; Watts & Rees, 1977). In general, the effect seems to be moderate--about a 5-7% reduction in work hours by males, about 20% by mothers in two-parent families, and about 8-10% by mothers in female-headed families (these estimates ignore several complexities such as variations across ethnic groups). This reduction in work effort, of course, must be counted as a cost of welfare programs. In fact, a study based on the Seattle/Denver Income Maintenance Experiment estimated that 30% of the cost of a national guaranteed income program would be attributable to the reduced work effort of participants (Keeley et al., 1977b).

The Child Support Enforcement and child support tax programs may also reduce work incentive. However, whereas welfare programs cause participants to work less because they are assured of an income without working, the child support programs may cause noncustodial parents to work less because their income is highly taxed. The data for this "tax effect" are not as strong as those for the welfare effect, but we would expect it to be substantial nonetheless. For female-heads who receive the transfer payments, we would expect a welfare effect (because they receive money regardless of their work effort) but no tax effect. Taken together, then, the welfare effect and the tax effect cause us to conclude that there is not much to choose between the four programs on this aspect of the efficiency criterion.

On the other hand, there may be reason to believe that the current welfare system of AFDC, housing, food stamps, and so on is administratively inefficient. Many of these programs spend a high proportion of their money on administration. In fact, some housing programs have been shown to place as little as 50% of their funds in the hands of recipients (Frieden, 1980), the rest being spent on administrative costs. By contrast, a Guaranteed Income program, especially if administered by the IRS, could cash out these

inefficient in-kind programs and distribute money more efficiently through the tax system.

Turning to the child support program, we would argue that Child Support Enforcement has high administrative efficiency, but that a child support tax may hold promise of being even more efficient. Roughly speaking, the current Child Support Enforcement Program spends about $1 for every $2 collected. Our guess would be that these figures will not improve much, and may even decline somewhat because the easiest fathers to find and prosecute are already in the system; it may be more difficult--hence more expensive--to extract money from fathers who have so far managed to avoid payment.

Although a child support tax may have a similar problem, its administrative efficiency might improve over time as men come to realize the inevitability of child support payments. This would be especially true since payments are efficiently collected through a payroll deduction, thereby making it difficult for fathers to avoid payments. Our judgment, then, is that both Child Support Enforcement and the child support tax are highly efficient, but that the child support tax may hold promise for even greater improvements in the long run.

Stigma. Few would doubt that AFDC stigmatizes its participants (see Ginsberg, 1982; Schorr, 1968). Dobelstein (1980), for example, has argued that three beliefs have tended to characterize the public's view of welfare clients. More specifically, the American public tends to assume that people on welfare are lazy, that they cheat, and that they do not know how to manage resources. One might also add that the public seems to feel welfare participants are inadequate parents. As Dobelstein points out, the American media frequently reinforce these public perceptions by sensational reporting of welfare fraud which, upon closer examination, turn out to be isolated events. We are quite confident, then, in asserting that AFDC must receive a very low rating on the stigma criterion.

A system of Guaranteed Annual Income, however, could avoid some, though not all, the stigma associated with AFDC. Two arguments support this view. First, depending on how the system were administered, some of the contact between eligible families and departments of social services would be eliminated. Since several authors (e.g., Dobelstein, 1980; Blaydon & Stack, 1977) have claimed that social workers sometimes demean welfare clients and interfere unnecessarily in their private affairs, reduced contact would probably have a salutary effect on stigmatization. Second, the Guaranteed Annual Income could well be tied to the income tax system--hence the frequent use of the term "negative income tax" as synonymous with Guaranteed Annual Income. Such a procedure, of course, would tend to support one of the greatest putative benefits of a Guaranteed Income; namely, its status as a universal program with the societal imprimatur of a legal and moral right. Thus, in addition to reducing the stigma caused by the current system of AFDC administration, the Guaranteed Annual Income may well, at least in the long run, change public perception of welfare from a special program for "special" citizens to a universal program enjoyed by all citizens in need. For these reasons, we conclude that a Guaranteed Annual Income policy should receive a "moderate" rating on the stigma criterion.

The stigmatizing effects of the Child Support Enforcement system are complex, primarily because the effects may be quite different for the custodial parent and children on the one hand and the noncustodial parent on the other. There is little question that noncustodial parents are often highly stigmatized by the current system. They are pursued by state and federal agencies, they are often prosecuted in the courts, they are sometimes jailed (Chambers, 1979), and on occasion their employers are notified so that their wages can be garnished. All of these actions, of course, can and do lead to stigmatization.

On the other hand, one must attend here to a rather subtle characteristic of stigma. If the public attributes to individuals negative characteristics that they actually have, we would not call these individuals stigmatized. Strictly speaking, stigma applies only when the attributions are undeserved. But noncustodial parents who do not pay child support are criminals, and indeed might be thought to be a threat to the community since their actions lead to poverty--and its attendant threats to development--for children. In this regard, negative public evaluation of these people is not stigma; rather, it is accurate attribution that these individuals bring on themselves. Moreover, as suggested by the quotation from Senator Long cited above (see p. 15), some might consider this type of attribution to be the exact kind of social pressure which may have a deterrent effect on irresponsibility by noncustodial parents. In short, though noncustodial parents may receive negative public evaluation as a result of the Child Support Enforcement system, this evaluation should not be called stigma.

Are mothers and children stigmatized by Child Support Enforcement? Our guess is that although the Child Support Enforcement system does occasionally stigmatize mothers and children, more often than not it serves to reduce stigma. First, since AFDC is highly stigmatizing, to the extent that Child Support Enforcement activities keep families off welfare, it reduces stigma. Second, for families already on welfare, effective Child Support Enforcement can sometimes lead to a level of collections that may actually lift some families off the poverty rolls. Again, this outcome would reduce stigma.

Finally, the Child Support tax would function somewhat like Child Support Enforcement in producing stigma. Two major differences, however, might be hypothesized. First, since the tax would apply universally--even to noncustodial parents who had not been delinquent in meeting their obligations, and since employers would be notified for purposes of withholding the tax, the tax would likely lead to stigmatization. Conversely, the proposed tax system would be universal and would therefore apply both to individuals who paid and to individuals who did not pay their child support. Over time, then, employers and others would learn to realize that fathers subject to the tax had not necessarily done anything wrong. Further, to the extent that problems affecting large numbers of citizens tend to be less stigmatizing, the probability that as many as 25% of males between 20 and 45 years of age would be included in the system would tend to reduce stigma. Taken together, then, these considerations lead us to assign a moderate rating to both the Child Support Enforcement system and the child support tax on the stigma criterion.

Preference satisfaction. The current welfare system of AFDC, food stamps, Medicaid, and public housing has contrasting effects on preference satisfaction. In the first place, several surveys have shown that the

American public wants at least some type of welfare support for low-income families (e.g., Connecticut Mutual, 1981, Table 54). Since AFDC provides this support, it does--like almost any system of giving money to the poor--meet the preferences of most Americans.

On the other hand, AFDC and its affiliated programs do constrain many choices by participants. Although AFDC itself provides cash with which families can maximize their preferences, the affiliated in-kind programs such as Medicaid, housing, and food stamps reduce the options available to participants. It would appear that these in-kind programs are based on the assumption, made by policymakers and the American public alike (Dobelstein, 1980; Moynihan, 1973), that low-income citizens are profligate and therefore must be served by in-kind programs that insure expenditures on goods and services that the public decides are best. Whether low income citizens do in fact waste their money is very much in doubt, as the Income Maintenance Experiments (Hots & Metcalf, 1977; Pechman & Timpane, 1975) and longitudinal work at the University of Michigan (Duncan & Morgan, 1981) show. What is clear, however, is that the in-kind welfare programs that supplement AFDC seriously constrain the choices, and therefore the preference satisfaction, of their participants.

The Guaranteed Annual Income, by contrast, can receive higher ratings on the preference satisfaction criterion. Again, the particular characteristics of the program would determine how much preference satisfaction would be advanced. Nonetheless, one method of financing the program would be to give higher payments than the current AFDC program by cashing out in-kind programs such as housing and food stamps. This approach would put more cash in the hands of recipients, and would thereby allow them to maximize their preferences. On the other hand, the political feasibility of this approach might be questioned on the grounds that in-kind programs are strongly supported by the powerful interests of the middle-class civil servants that staff these programs. Moreover, some social services--such as day care and job training--would be essential even if a guaranteed income program were in existence.

The Child Support Enforcement and child support tax policy alternatives both present a clear case of advancing the preference satisfaction of one group at the expense of another group. To the extent that disposable income allows people to maximize their preferences, both the Enforcement and tax programs increase the preference satisfaction of custodial parents and children at the expense of noncustodial parents. In this regard, child support is a straightforward zero-sum game--custodial parents and children win, noncustodial parents lose.

And yet, there may be some reason to believe that in this case there is more to preference satisfaction than is immediately apparent. Although it is true that noncustodial parents would lose money, it is hard to believe that they want their children reared in poverty or in circumstances of greatly reduced financial resources. As Chambers (1979) has shown, fathers do not intend to hurt their children by denying money to their family. Rather, men are angry and bitter at their former spouses, and moreover often feel victimized by the courts.

As we have shown above, there are very strong data indicating that separation and divorce is a time of anger, hostility, depression, and

hopelessness for both men and women. Moreover, divorced men say they have lower levels of life satisfaction than any other group of men (Campbell et al., 1976). Thus, with so many of their preferences denied, and with great feelings of hostility toward the mother and the legal system, one could argue that men are not maximizing their preferences by refusing to pay child support; rather, their motivation is essentially negative and even retaliatory. In such circumstances, and in such a state of mind, then, many fathers elect not to pay child support. The question is whether in doing so fathers are maximizing their preferences. Since two consequences of a poor payment record are likely to be resentment of fathers by their children and inadequate child development, men may actually be reducing their preference satisfaction in the long run by refusing to provide child support.

We recognize that this line of reasoning is bringing us to a position we would likely reject in other circumstances; namely, that policy analysts and the government know more about fathers' long term interests than fathers themselves. Nonetheless, we cannot help but wonder if fathers, caught up in the resentment and hostilities of separation and divorce, make decisions that are as rational as those they would make if they were guided by careful consideration of facts and consequences.

Family privacy. As indicated in the opening paragraphs of this analysis, Americans place a very high value on family privacy. Whenever possible, families should be left alone by the government and should have the opportunity to function in accord with their own interests. On the other hand, families sometimes do experience situations in which they are not able to function adequately. In the situation at hand, dispassionate analysis shows that custodial parents and their children are faced with very limited financial resources, and are thereby reduced to extreme difficulty in meeting their basic physical and psychological needs. Our judgment, then, is that the public has an obligation to intervene. Moreover, by not paying child support, noncustodial parents often are in violation of the law and in contempt of the nation's court systems. Thus, some action against noncustodial parents is necessary.

Nonetheless, in taking this action, we want to find policies that infringe on family privacy as little as possible. Here as elsewhere, the best intervention is the least intervention, if for no other reason than that the long range policy objective is to assist families to become self regulating.

In this light, AFDC has not proven to be a very successful policy. As several students of AFDC have shown, the program sometimes destroys family initiative by reducing the incentive to work, by replacing a major role of fathers, and by direct interference in family decisions by social workers (Steiner, 1971). On this last point, some have argued that an inevitable outcome of AFDC is exposing poor families to unnecessary interference and stigma from social workers and other officials. In short, AFDC does a rather poor job of protecting family privacy.

Again depending on the particulars of the program, the Guaranteed Annual Income could reduce many of the problems with family privacy that typify AFDC. First, if payments were handled like a negative tax through the IRS, contact with social work agencies would be minimized. Second, given the universal nature of the program and the IRS handling of payments, participants would not

need to publicize their participation in the program, and therefore could protect their privacy. Thus, the Guaranteed Annual Income can be rated highly on the family privacy criterion.

Child Support Enforcement and the child support tax, on the other hand, cannot be rated so highly on the privacy criterion. In the Child Support Enforcement Program, family privacy would still be substantially violated because AFDC enrollment would remain near its current level. In addition, the privacy of noncustodial parents would be violated in the extreme. Indeed, the government can and does use IRS, Department of Defense, and Health and Human Services records to locate fathers. Americans have traditionally been opposed to use of government records against individual citizens because once established, such practices are subject to abuse. Although the use of these records to locate noncustodial parents may enjoy widespread approval, the opportunity for individuals and government organizations to abuse the system is probably very great. Finally, the occasional use of wage garnishment further exposes noncustodial parents to invasions of privacy, and in some cases could even lead to job loss. There may, of course, be some reduction in the invasion of family privacy if Child Support Enforcement succeeds in removing large numbers of families from AFDC. But since there is little evidence that the Child Support Enforcement system has had this effect, and in light of the several arguments showing that privacy is abused by the current Support system, we conclude that Child Support Enforcement must receive a low rating on the family privacy criterion.

Paternal responsibility. Turning now to the criterion of paternal responsibility, it is immediately apparent that AFDC should receive a very low rating. We have previously reviewed the poor performance of most fathers in paying child support. AFDC fathers, however, are even less conscientious in providing child support than other fathers; indeed, less than 10% of AFDC fathers pay any child support. Moreover, as Bernstein (1982) has argued, the court system and the social work profession have come to ignore the fiscal responsibility of fathers for their children, and even to condone paternal irresponsibility.

Nor is it easy to see how the Guaranteed Annual Income program would improve on AFDC in promoting paternal responsibility. Indeed, since the program would be universal, it would almost certainly expand eligibility, and thereby encourage irresponsibility by an even greater number of fathers. Against the argument that a guaranteed income would help families stay together by reducing the financial stresses that some social scientists believe to be a cause of family dissolution, we would cite the strong evidence from the Seattle and Denver Income Maintenance Experiment showing that a guaranteed income actually increases the rate of family dissolution among participants (Hannan, Tuma, & Groeneveld, 1976; Tuma, Hannan, & Groeneveld, 1977).

Child Support Enforcement and the child support tax stand in stark contrast to AFDC and the Guaranteed Annual Income in their effects on paternal responsibility. The central feature of both programs is the pursuit and, if necessary, prosecution of fathers in order to force them to pay child support. To the extent that these programs are successful in obtaining payments from fathers, they promote the concept of paternal responsibility for their children's welfare. Further, although we have been unable to locate firm data on this point, the current Child Support Enforcement system may have had an

impact on both judges and fathers in changing their beliefs about paternal responsibility. Anecdotal evidence from Child Support Enforcement officials in South Carolina and North Carolina indicates that many judges have reversed their heretofore relaxed views concerning the importance of fathers' paying child support. Indeed, some judges have begun to jail delinquent fathers. Many officials believe that counties in which judges have used jailing experience a substantial rise in child support collections. In any case, there is good evidence that jail induces men to improve their payment performance (Chambers, 1979).

The major issue here is essentially one of beliefs and values. Bernstein (1982) has argued that fathers, the courts, and even the American public have long paid lip service to the concept of paternal responsibility for child support, but, until recently, have failed to take action against fathers who violate their responsibility. Child Support Enforcement, which has been in place in its current form for less than a decade now, is forcing men all over the country to reevaluate their views. With pursuit, court action, stigma, and incarceration as a backdrop, it seems possible that the concept of paternal responsibility for child support is becoming a serious value held by the American public. In any case, a national debate is clearly underway, and one can expect further clarification of this value in the years ahead. In the meantime, both Child Support Enforcement and the child support tax can be assigned a high rating on the paternal responsibility criterion.

Effects on families. Policies that increase the disposable income of custodial parents have salutory effects. At least three arguments support this assumption. First, anything that reduces the stress experienced by divorcing families has the potential of helping custodial parents maintain their own mental health and thereby improve their child rearing capacities. Second, additional money can be used by custodial parents to purchase goods that directly influence their children's mental development. These include books, educational toys, and additional years of schooling. Third, as shown by the Seattle/Denver Income Maintenance Experiment (Robins & West, 1978), female heads of single-parent families receiving a guaranteed income reduce their hours of working outside the home by nearly 10%. This additional time may be used to invest in activities that directly or indirectly influence children's development. Indeed, as Leibowitz (1974) has argued, time investments in children by mothers is positively related to child development.

If these assumptions are correct, then all four strategies under consideration should have positive effects because they all increase the amount of money available to single-parent families. Nonetheless, assuming policies that put more money in the hands of custodial parents have relatively greater benefits than policies putting less money in the hands of custodial parents, we conclude that a Guaranteed Annual Income would have somewhat stronger effects on families than AFDC because the guarantee level would probably be higher than current AFDC benefits. Income maintenance may also have a more positive effect on families than AFDC because it reduces the stigma that may well have a negative impact on the mental health of poor custodial parents. Finally, income maintenance may have a greater effect on families because it does not reduce the custodial parent's work incentive as much as AFDC. This effect, in turn, would not only increase family income, but may also increase the parent's feelings of independence and self esteem.

All of these effects could be argued to have a positive impact on the custodial parent's child rearing capacities.

Similarly, the support tax would have greater positive effects on families than Child Support Enforcement. As currently constituted, in fact, Child Support Enforcement would have no positive impact on families in the AFDC part of the program because these families would receive no additional financial benefits from the program. Non-AFDC families, by contrast, would receive substantial financial benefits. In 1980, these benefits averaged about $2100 for the 381,000 families that participated in the program (Office of Child Support Enforcement, 1980). Unfortunately, however, we estimate that at least 4 million eligible non-AFDC families were not enrolled in the program. Thus, none of the AFDC families and only a fraction of the non-AFDC families enjoyed an increase in disposable income because of Child Support Enforcement.

The support tax program would almost certainly improve on this performance. Since every separated or divorced family would be eligible for participation, and indeed could be compelled by law to participate, we would expect a much higher proportion of single-parent families to be enrolled in this program as compared with any of the other programs. Moreover, the financial benefits from a child support tax would probably be much greater than those from any of the other programs. If, as proposed above (p. 21), the support level were set at $9,125 for the average family, the program would generate, on paper at least, $22.2 billion--more than twice as much as now paid by AFDC and nearly 14 times as much as collected in both the AFDC and non-AFDC Child Support Enforcement programs. We would not expect child support tax collections to actually attain this level in practice, but we would argue that over time an improved collection mechanism--the witholding tax--will substantially increase the amount of money collected from fathers.

Recommendations

Figure 2 summarizes our ratings of the four policies on each criterion. These ratings lead us to several conclusions. First, AFDC as presently constituted is the least desirable policy. Its major problems are that it seriously violates the criteria of horizontal equity, efficiency, family privacy, and paternal responsibility. Criticisms of AFDC have proliferated since its enactment in 1935; most of the criticisms have been similar to those expressed in this paper. On the other hand, AFDC has served millions of women and children, and it is a policy currently in place. Further, the nation will always have a need for an AFDC-like program for widows, families with disabled heads, families with unemployed or underemployed heads, and families in which the absent parent cannot be located or is financially destitute. Thus, we would be restrained in our criticism of AFDC, particularly if it can be strengthened by raising guarantee levels, making AFDC-UP universal, reducing its negative impact on work incentive, and improving the training of intake workers and case workers.

Figure 2 also shows that the Guaranteed Annual Income substantially improves on the performance of AFDC. However, consider the following three factors. First, the program would be very expensive; even a program with a moderate guarantee level and a reduction rate of 50% would cost at least $40 billion--about four times what the current AFDC program costs (see Keeley et al., 1977b, pp. 26-30). Second, the Guaranteed Income produces an unfortunate

Figure 2

Decision Matrix for Alternative Child Support Policies

Criteria	Alternative Policies: AFDC	Guaranteed Annual Income	Child Support Enforcement	Child Support Tax
Equity:				
Vertical	High	High	High	High
Horizontal	Low	High	Moderate	High
Efficiency	Low	Moderate	High	High
Stigma	Low	Moderate	Moderate	Moderate
Preference Satisfaction				
Mothers	Moderate	High	High	High
Fathers	No effect	High	Low	Low
Family Privacy	Low	Moderate	Low	Low
Paternal Responsibility	Low	Low	High	High
Effects on Family	Moderate	High	High	High

Note. The ratings are expressed so that "High" is good and "Low" is bad. We acknolwedge that most of these ratings contain an element of judgment, and are therefore something about which reasonable people might disagree.

unintended consequence; namely, increased marital dissolution rates among participating families (Hannan et al., 1976). Although reasonable people might debate whether the long range effect of such marital dissolutions is positive or negative for the parents and children involved (see Nye, 1957), opponents of the Guaranteed Income could justifiably charge that those who support the program are willing to further increase the nation's rate of family breakup. Third, because of costs and the evidence concerning family dissolution, coupled with the current and projected size of the federal government's budget deficit, we would conclude that the feasibility of enactment for a program of guaranteed income is extremely low. Finally, our own view is that money to support children should not be paid from general tax revenues until everything possible has been done to insure that those directly responsible--namely noncustodial parents--have paid their share.

The Child Support Enforcement policy is rated as moderate or high on most criteria. It is an especially desirable policy because it forces fathers to accept the responsibility of supporting their children. If this program is viewed as society's attempt to change the social ethic that fathers can ignore child support--as well as the nation's laws and courts--with impunity, one might argue that its long term effect will be very powerful indeed. As fathers, including teenage fathers, come to understand that society is serious about forcing them to meet their obligations to their children, we may witness a substantial change in the attitudes and behavior of fathers.

There are, however, two major problems with Child Support Enforcement. First, it constitutes a serious invasion of privacy, and creates a system that is likely to be abused. Our only solution to this problem is to build as many safeguards into the system as possible, and to employ strict penalties against officials who use information about fathers for any purpose other than child support collections.

Second, although the program is still in its infancy, it would appear that its major weakness is an inability to extract money from the majority of noncustodial parents. Non-AFDC families do not even get into the system until the custodial parent visits a local Child Support Enforcement office. Thus, millions of delinquent noncustodial parents are not even known to Enforcement officials. Moreover, the specific mechanisms for extracting the noncustodial parent's money are too cumbersome, vary from state to state, rely too heavily on local officials such as clerks of court, and depend entirely on the noncustodial parent having the initiative to make out a check every month. As we have seen (pp. 12-13), such a system does not generate anything approaching the amount of money needed by single-parent families. In 1978, for example, only about 31% of the child support ordered by courts was actually paid, and only a fraction of this amount--perhaps 20%--was a result of Child Support Enforcement activities. But even these figures are misleading because they ignore the millions of custodial parents who do not have a child support award and are therefore altogether ignored by the system.

These considerations lead us to conclude that Child Support Enforcement is a great improvement on other policies, but that it needs to become universal and to have a more effective method of getting money from fathers. Thus, we conclude that the child support tax may be the preferred policy for improving the financial stability of single-parent families. More specifically, as outlined by Garfinkel (1982), North Carolina should implement a policy that includes the following provisions:

1. A formula, enacted by the state legislature, that specifies the amount of child support owed by noncustodial parents with various incomes and with various numbers of children;

2. A mandatory payroll withholding mechanism;

3. Continuation of the AFDC system to cover families with deceased or disabled noncustodial parents, noncustodial parents who have no or little income, and noncustodial parents who manage to evade the child support system;

4. A combined AFDC-child support tax system that guarantees a minimum level of income to all single-parent families. If the noncustodial parent pays an amount above the minimum, the custodial parent would receive the entire amount; if the noncustodial parent pays an amount below the minimum, then the custodial parent is eligible for the public system.

We are aware that these proposals would constitute a radical departure from current policy. Further, we readily admit that several of the key provisions--such as the withholding mechanism--may not work well or may generate great political opposition. The solution we recommend is a 3 to 5 year experiment in selected North Carolina counties to test the new system. Such an experiment would not only help perfect the administrative requirements and test the political feasibility of the child support tax, but would also generate hard data on the benefits and costs of the child support tax approach.

In summary, then, three recommendations should be considered. First, there will be a continuing need for a welfare program such as AFDC. Especially if modified along the lines we have suggested, AFDC can be an important element of an overall plan to support single-parent families. Second, Child Support Enforcement has been a successful program, and North Carolina should continue vigorous implementation of this approach to extracting money from noncustodial parents. Third, because the mechanism for collecting money from noncustodial parents in the Child Support Enforcement Program may not be powerful enough to ensure income adequacy for millions of single-parent families, North Carolina should explore new approaches to collecting money. In particular, we recommend a child support withholding tax that would be mandatory for all noncustodial parents. Because this program is untested, our specific recommendation is that steps be taken to conduct an experiment in several North Carolina counties to study the effectiveness of the tax approach and the administrative feasibility of the entire program.

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